Amendments To Claims

Claims 1-53 (Cancelled)

54. (New) A method for purchasing over the internet by a customer using a merchant having an internet site at which the merchant offers goods and/or services; and wherein a bank authorizes the purchase in association with a customer account and assures payment to the merchant, comprising:

communicating between a customer computer used by a customer user and a merchant computer via the internet;

assembling order information for a customer order using the merchant computer and customer computer during said communicating step, said assembling step including a plurality of available order variables;

building a customer order file which contains a plurality of customer order variables;

building a merchant order file which does not include all of said plurality of customer order variables, such that the merchant has incomplete order information;

said communicating and said assembling steps being performed without communicating a customer account number or similar customer account identification via the internet which may be used to make fraudulent charges against the customer account;

assigning a transaction identifier during said building a customer order file and said building a merchant order file; said transaction identifier not being useful for making other transactions against the customer account;

communicating between the customer computer and bank computer via the internet involving the customer order file;

conducting an identification inquiry between the bank computer and customer computer to verify the authenticity of the customer user as acceptable for conducting transactions against said customer account;

communicating between the customer computer and bank computer via the internet to provide customer order variables not provided to the merchant in said building a merchant order file;

authorizing by the customer computer to the bank computer a purchase transaction based upon said customer order information and including said transaction identifier, merchant identification and at least a plurality of customer order variables;

communicating between the bank computer and the merchant computer via the internet with the bank computer providing a plurality of said order variables which are not included in the merchant order file;

providing in said communicating between the bank computer and the merchant computer customer order variables needed by the merchant to proceed with merchant processing of the customer order;

assuring payment from the bank computer to said merchant computer via the internet using said transaction identification and without using any customer account

number or identifier which can be used to transact business using the customer account.

55.   (New)   A method according to claim 54 wherein said conducting an identification inquiry between the bank computer and customer computer involves using at least one verification or authentication field which changes with each transaction.

56.   (New)   A method according to claim 54 wherein said conducting an identification inquiry between the bank computer and the customer computer via the internet involves using plural verification or authentication fields at least one of which changes with each transaction conducted by the customer.

57.   (New)   A method according to claim 54 and further comprising conducting an identification inquiry between the bank computer and merchant computer via the internet using plural verification or authentication fields at least one of which changes with each transaction.

58.   (New)   A method according to claim 54 and further comprising conducting an identification inquiry between the bank computer and merchant computer via the internet using plural verification or authentication fields, a plurality of such verification or authentication fields changing with each transaction.

59.   (New)   A method according to claim 54 wherein the customer computer performs by assigning the transaction identifier.

60.   (New)   A method according to claim 54 wherein the merchant computer performs by assigning the transaction identifier.

61.   (New)   A method according to claim 54 wherein the merchant computer and customer computer both perform in assigning the transaction identifier.

62.   (New) A method for purchasing by a customer using a merchant having an internet site at which the merchant offers goods and/or services; and wherein a bank authorizes the purchase in association with a customer account and assures payment to the merchant, comprising:

communicating between a customer computer used by a customer user and a merchant computer via the internet;

assembling order information associated with a customer order using the merchant computer and customer computer during said communicating step;

assigning a transaction identifier during said communicating or said assembling steps to identify said order, said transaction identifier not being useful for making other transactions against the customer account;

conducting an identification inquiry between the bank computer and customer computer via the internet to verify the authenticity of the customer computer and customer user as acceptable for conducting transactions against said customer account;

communicating between the customer computer and bank computer via the internet involving a plurality of order variables;

communicating between the bank computer and the merchant computer via the internet, said communicating between the bank computer and the merchant computer including a plurality of order variables not previously known to the merchant computer, to thereby allow the merchant to fulfill or reject the order;

providing assurance of payment information between the bank computer and merchant computer via the internet to decline or complete the purchase transaction having said transaction identifier.

63.   (New)   A method according to claim 62 wherein said step of conducting an identification inquiry involves using at least one verification or authentication field which changes with each transaction conducted by the customer.

64.   (New)   A method according to claim 62 wherein said step of conducting an identification inquiry involves using at least one verification or authentication field which changes with each transaction conducted by the customer.

65.   (New)   A method according to claim 62 wherein said step of conducting an identification inquiry involves using plural verification or authentication fields at least one of which changes with each transaction conducted by the customer.

66.   (New)   A method according to claim 62 wherein said step of conducting an identification inquiry involves using plural verification or authentication fields a plurality of such verification or authentication fields changing with each transaction conducted by the customer.

67. (New) A method according to claim 62 wherein said step of conducting an identification inquiry involves using at least one verification or authentication field which changes with each transaction.

68. (New) A method according to claim 62 wherein said step of conducting an identification inquiry involves using plural verification or authentication fields at least one of which changes with each transaction.

69. (New) A method according to claim 62 wherein said step of conducting an identification inquiry involves using plural verification or authentication fields a plurality of such verification or authentication fields changing with each transaction.

70. (New) A method according to claim 62 and further comprising conducting an identification inquiry between the bank computer and merchant computer using at least one verification or authentication fields.

71. (New) A method according to claim 62 and further comprising conducting an identification inquiry between the bank computer and merchant computer using plural verification or authentication fields a plurality of such verification or authentication fields changing with each transaction.

72.   (New)   A method according to claim 62 wherein the customer computer performs by assigning the transaction identifier.

73.   (New)   A method according to claim 62 wherein the merchant computer performs by assigning the transaction identifier.

74.   (New)   A method according to claim 62 wherein the merchant computer and customer computer both perform in assigning the transaction identifier.